

# HOSPER Dynamic

With Hosper DYNAMIC, fund your harder to close private deals.



## Highlights

### Quick Closing



Fast approvals and commitments within hours

### Term Flexibility



12 months or 6 months flexible

## Qualification Criteria

- ✓ **Location:** Ontario wide lending
- ✓ **Mortgage Type:** 1st, 2nd and 3rd mortgages
- ✓ **Property Type:** Urban, suburban, unique, rural, extreme rural and well & septic
- ✓ **Loan-to-Value:**

GTA & Major Cities:	1st mortgages up to <b>75%*</b>
	2nd mortgages up to <b>80%*</b>
Small Towns:	1st mortgages up to <b>70%*</b>
	2nd mortgages up to <b>75%*</b>
Rural, Well & Septic:	1st and 2nd mortgages - <b>55 - 70%</b>
- ✓ **Zoning :** Residential, Agricultural, Vacant lands (GTA), Construction (case by case Commercial)
- ✓ **Occupancy:** Owner Occupied, Vacant and Rental.
- ✓ **Term:** 12-months partially open\*\*, 6 months open, 6 months closed\*\* terms
- ✓ **Property Condition:** Properties in average, below average and fair condition

## Pricing

1st Mortgages - rates starting at **8.99%** and fees starting at **2.00%**  
2nd Mortgages - rates starting at **10.99%** and fees starting at **3.00%**

# HOSPER Advantage

with Hosper ADVANTAGE, unlock lower rates and fees with greater flexibility.



## Highlights

### Quick Closing



Fast approvals and commitments within hours

### Term Flexibility



Open after 3 months

## Qualification Criteria

- ✓ **Location:** Greater Toronto Area (GTA), Barrie, Brantford, Cambridge, Guelph, Hamilton, Kitchener/Waterloo, London, Milton, Niagara Falls, Ottawa, and Welland
- ✓ **Mortgage Type:** 1st and 2nd mortgages
- ✓ **Property Type:** Urban, suburban and small town properties
- ✓ **Loan-to-Value:**

GTA & Qualifying Cities:	1st mortgages up to <b>70%*</b>
	2nd mortgages up to <b>75%*</b>
Small Towns:	1st & 2nd mortgages up to <b>65%*</b>
- ✓ **Zoning:** Residential only
- ✓ **Occupancy:** Owner occupied and Tenanted properties (upto 65% LTV)
- ✓ **Term:** 12 month term (**completely open after 3 months**)
- ✓ **Property Condition:** Properties in Marketable condition only

## Pricing

1st Mortgages - rates starting at **5.99%** and fees starting at **2.00%**  
2nd Mortgages - rates starting at **8.99%** and fees starting at **2.00%**

\*LTVs may be scaled back depending on the merits of the deal.  
NOTE: Existing mortgages on the property should not be in arrears.